

Information to identify the case:

Debtor 1	<u>Romain M. Raina</u>	Social Security number or ITIN	xxx-xx-9926
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Katia Raina</u>	Social Security number or ITIN	xxx-xx-4594
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-28348-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Romain M. Raina

Katia Raina

8/17/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Romain M. Raina
Katia Raina
Debtors

Case No. 17-28348-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 17, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Romain M. Raina, Katia Raina, 283 South Main Street, Barnegat, NJ 08005-2301
517059514	+ Ken Sullivan, 283 South Main Street, Barnegat, NJ 08005-2301
517059517	+ Steve Arnold Buck, 283 South Main Street, Barnegat, NJ 08005-2301
517059518	+ Sutton Group D.C, 1313 14th St. NW, Washington, DC 20005-3610
517059519	US Department of Education, Fedloan Servicing, PO Box 530210, Atlanta, GA 30353-0210

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 17 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 17 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517059506	+ EDI: CITICORP.COM	Aug 18 2022 00:38:00	AT&T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500
517059505	+ Email/PDF: bncnotices@becket-lee.com	Aug 17 2022 20:44:39	American Express, PO Box 1270, Newark, NJ 07101-1270
517231100	Email/PDF: bncnotices@becket-lee.com	Aug 17 2022 20:44:28	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517059507	+ EDI: BANKAMER.COM	Aug 18 2022 00:38:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517198550	+ EDI: BANKAMER2.COM	Aug 18 2022 00:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517059510	+ EDI: CITICORP.COM	Aug 18 2022 00:38:00	Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241
517059511	+ EDI: CITICORP.COM	Aug 18 2022 00:38:00	Citi Bank, PO Box 6500, Sioux Falls, SD 57117-6500
517059512	+ EDI: DISCOVER.COM	Aug 18 2022 00:38:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517067780	EDI: DISCOVER.COM	Aug 18 2022 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517059513	+ EDI: CITICORP.COM	Aug 18 2022 00:38:00	Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
517125925	Email/Text: camanagement@mtb.com	Aug 17 2022 20:41:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
517059515	+ Email/Text: camanagement@mtb.com	Aug 17 2022 20:41:00	M&T Bank, PO. Box 619063, Dallas, TX 75261-9063

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517241712	EDI: Q3G.COM	Aug 18 2022 00:38:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517059516	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 17 2022 20:40:00	Specialized Loan Servicing, 8742 Lucent Blvd Suite 300, Littleton, CO 80129-2386
517090778	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 17 2022 20:40:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517059509	*+	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517059508	*+	Bank of America, PO Box 982238, El Paso, TX 79998-2238

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor Indenture trustee to JPMorgan Chase Bank National Association for CWHEQ Revolving Home Equity Loan Trust, Series 2005-D dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eugene D. Roth	on behalf of Joint Debtor Katia Raina erothesq@gmail.com
Eugene D. Roth	on behalf of Debtor Romain M. Raina erothesq@gmail.com
Rebecca Ann Solarz	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor Indenture trustee to JPMorgan Chase Bank National Association for CWHEQ Revolving Home Equity Loan Trust, Series 2005-D rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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